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PATENT  
Attorney Docket No. 3204.0063

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Joseph A. GIORDANO )  
Serial No.: 09/505,721 ) Group Art Unit: Unassigned  
Filed: February 17, 2000 ) Examiner: Unassigned  
For: SYSTEM AND METHOD FOR )  
PROCESSING FINANCIAL )  
TRANSACTIONS )

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed within three months of the filing date of the above-referenced application.

Copies of the listed documents are attached. Applicant respectfully requests that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

An English translation of the abstract of the non-English document is enclosed.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the

documents as prior art against any claim in the application and Applicant determines that the cited documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

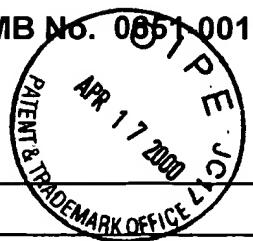
FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By:



Leonard Smith, Jr.  
Reg. No. 45,118

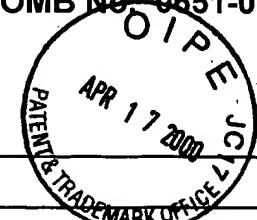
Date: April 17, 2000



**INFORMATION DISCLOSURE CITATION**  
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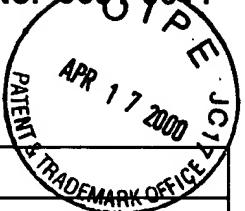
Atty. Docket No. 03204.0063		Serial No. 09/505,721					
Applicant Joseph A. GIORDANO							
Filing Date February 17, 2000		Group Not Yet Assigned					
<b>U.S. PATENT DOCUMENTS</b>							
Examiner Initial*	Document Number	Date	Name	Class	Sub Class	Filing Date If Appropriate	
	3,642,036	02/15/72	Ginsburgh et al.				
	3,650,303	03/21/72	Chambers et al.				
	3,742,150	06/26/73	Sherman et al.				
	3,786,421	01/15/74	Wostl et al.				
	3,814,148	06/04/74	Wostl				
	4,067,061	01/03/78	Juhasz				
	4,109,686	08/29/78	Phillips				
	4,250,550	02/10/81	Fleischer				
	4,258,421	03/24/81	Juhasz et al.				
	4,263,945	04/28/81	Van Ness				
	4,303,904	12/01/81	Chasek				
	4,344,136	08/10/82	Panik				
	4,345,146	08/17/82	Story et al.				
	4,469,149	09/04/84	Walkey et al.				
	4,482,964	11/13/84	Berstein et al.				
	4,488,153	12/11/84	Lange				
	4,490,798	12/25/84	Franks et al.				
	4,532,511	07/30/85	Lemelson				
	4,546,241	10/08/85	Walton				
	4,563,739	01/07/86	Gerpheide et al.				
	4,600,829	07/15/86	Walton				
	4,627,553	12/09/86	Yoshida et al.				
	4,630,292	12/16/86	Juricich et al.				
	4,665,399	05/12/87	Fauser et al.				
Examiner		Date Considered					
<p>*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>							



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Examiner Initial*	Document Number	Date	Name	Class	Sub Class	Filing Date If Appropriate	
	4,688,026	08/18/87	Scribner et al.				
	4,700,055	10/13/87	Kashkashian, Jr.				
	4,714,925	12/22/87	Barlett				
	4,722,054	01/26/88	Yorozu et al.				
	4,752,899	06/21/88	Newman et al.				
	4,804,937	02/14/89	Barbiaux et al.				
	4,837,556	06/06/89	Matsushita et al.				
	4,839,854	06/13/89	Sakami et al.				
	4,846,233	07/11/89	Fockens				
	4,853,859	08/01/89	Morita et al.				
	4,862,160	08/29/89	Ekchian et al.				
	4,897,642	01/30/90	DiLullo et al.				
	4,926,331	05/15/90	Windle et al.				
	4,926,494	05/15/90	Potter				
	4,929,818	05/29/90	Bradbury et al.				
	4,934,419	06/19/90	Lamont et al.				
	4,937,581	06/26/90	Baldwin et al.				
	4,967,366	10/30/90	Kaehler				
	4,984,291	01/08/91	Dias et al.				
	5,025,253	06/18/91	DiLullo et al.				
	5,025,486	05/18/91	Klughart				
	5,030,807	07/09/91	Landt et al.				
	5,053,774	10/01/91	Schuerman et al.				
	5,055,659	10/08/91	Hendrick et al.				
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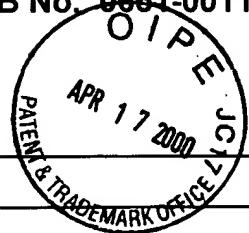
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<b>U.S. PATENT DOCUMENTS</b>			
Examiner Initial*	Document Number	Date	Name
	5,058,044	10/15/91	Stewart et al.
	5,070,328	12/03/91	Fockens
	5,070,535	12/03/91	Hochmair et al.
	5,072,222	12/10/91	Fockens
	5,072,380	12/10/91	Randelman et al.
	5,086,389	02/04/92	Hassett et al.
	5,088,621	02/18/92	Thompson et al.
	5,184,309	02/02/93	Simpson et al.
	5,196,846	03/23/93	Brockelsby et al.
	5,202,826	04/13/93	McCarthy
	5,204,819	04/20/93	Ryan
	5,206,488	04/27/93	Teicher
	5,241,160	08/31/93	Bashan et al.
	5,351,187	09/27/94	Hassett
	5,359,522	10/25/94	Ryan
	5,361,871	11/08/94	Gupta et al.
	5,477,040	12/19/95	Lalonde
	5,541,583	07/30/96	Mandelbaum
	5,541,925	07/30/96	Pittenger et al.
	5,578,808	11/26/96	Taylor
	5,591,949	01/07/97	Bernstein
	5,596,501	01/21/97	Comer et al.
	5,640,002	06/17/97	Ruppert et al.
	5,649,115	07/15/97	Schrader et al.
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	5,689,433	11/18/97	Edwards
	5,727,608	03/17/98	Nusbaumer et al.
	5,748,737	05/05/98	Daggar
	5,770,843	06/23/98	Rose et al.
	5,789,732	08/04/98	McMahon et al.
	5,809,142	09/15/98	Hurta et al.
	5,850,077	12/15/98	Tognazzini
	5,859,419	01/12/99	Wynn
	5,859,779	01/12/99	Giordano et al.
	5,862,183	01/19/99	Lazaridis et al.
	5,868,179	02/09/99	Hartsell, Jr.
	5,890,520	04/06/99	Johnson Jr.
	5,913,180	06/15/99	Ryan
	5,918,211	06/29/99	Sloane
	5,926,531	07/20/99	Petite
	5,970,474	10/19/99	LeRoy et al.
	5,974,396	10/26/99	Anderson et al.
	5,991,410	11/23/99	Albert et al.
	5,999,596	12/07/99	Walker et al.
	6,032,126	02/29/00	Kaehler
	6,032,134	02/29/00	Weissman
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<b>FOREIGN PATENT DOCUMENTS</b>						
	Document Number	Date	Country	Class	Sub Class	Translation Yes or No
	0 040 544 A2	05/19/81	EPO			
	0 204 542 A2	06/03/86	EPO			
	0 349 316 A1	06/29/89	EPO			
	57-32144	02/20/82	Japan			Yes
	WO 84/00869	03/01/84	PCT			
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